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# TRANSMITTAL **FORM**

	Application Number	09/697,497		
	Filing Date	October 27, 2000		
	First Named Inventor	Ronald COLEMAN		
	Art Unit	3624		
	Examiner Name	Steven Wasylchak		
_	Attorney Docket Number	CITI0192		

(to be used for all correspondence after	initial filing)	Examine Name		Sleven wasylchak		
Total Number of Pages in This Submiss		Attorney Docket N	umber	CITI0192		
ENCLOSURES (check all that apply)						
Fee Transmittal Form	☐ Drawing(s	;)		After Allowance Communication to TC		
Fee Attached	Licensing	-related Papers		Appeal Communication to Board of Appeals and Interferences		
Amendment / Reply	Petition			Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)		
After Final		Convert to a al Application		Proprietary Information		
Affidavits/declaration(s)		Attorney, Revocation of Correspondence Add	Iress	Status Letter		
Extension of Time Request	Terminal	Disclaimer		Other Enclosure(s) (please identify below):		
Express Abandonment Request				Faxed copy of Office Action mailed July 14, 2004.		
Information Disclosure Statement	☐ Lar	dscape Table on CD				
Certified Copy of Priority Document(s)	Remarks			REC		
Reply to Missing Parts/				DEC 1 2004		
Incomplete Application						
Reply to Missing Parts under 37 CFR1.52 or 1.53				GROUP 3600		
SIGI	NATURE OF	APPLICANT, ATTO	RNEY. OI	RAGENT		
Firm	Kilpatrick Stock					
Signature				#44,465		
Printed Name	George T. Marc	ou V 8	Y			
Date	November 24, 2	2004	Reg. No.	33,014		
	OFFICIOA	TE OF TRANSPIRE		LING		

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Signature		
Typed or printed name	Date	

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



#### **PATENT**

### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Ronald COLEMAN, et al.

Group Art Unit:

3624

Serial No.:

09/697,497

Examiner:

S. Wasylchak

Filed:

October 27, 2000

For:

METHOD AND SYSTEM FOR USING A BAYESIAN BELIEF NETWORK

TO ENSURE DATA INTEGRITY

# PETITION TO RESET PERIOD FOR REPLY UNDER MPEP §710.06

Commissioner for Patents Washington, D.C. 20231

RECEIVED
DEC 1 2004

Sir:

GROUP 3600

Pursuant to MPEP §710.06, the undersigned representative respectfully requests that this petition to reset the period for reply due to the late receipt of the non-final Office Action mailed July 14, 2004 be granted.

The non-final Office Action mailed on July 14, 2004 was never received. This problem was identified from a routine status check of the application, and a call to Examiner Wasylchak was promptly made to request another copy of the non-final Office Action. The examiner responded by faxing the non-final Office Action on November 12, 2004. The fax was received by the undersigned representative on the same day.

It is respectfully requested that the petition be granted because:

Serial No. 09/181,658 Docket No. CITI0113

a) the petition is filed within 2 weeks from the date of receipt (i.e., November 12, 2004)

of the Office Action by the undersigned representative at the correspondence address below;

b) the entire set reply period, i.e., three (3) months, had elapsed, and a response is now

due with at least one (1) month extension-of-time fee, as based on the original mailing date of

July 14, 2004 of the Office Action; and

c) attached is a copy of the Office Action as faxed by the examiner to the correspondence

address, with the fax date of November 12, 2004 stamped thereon, showing evidence of the

actual date of receipt of the Office Action at the correspondence address.

No fees are believed due. However, should any fee be involved, please charge Deposit

Account No. 501458.

If there are any questions in connection with this matter, Applicant's undersigned

representative may be contacted at the number listed below.

Respectfully submitted,

Data

te: 11/24/2004

KILPATRICK STOCKTON, LLP 607 Fourteenth Street, N.W., Suite 900 Washington, D.C. 20005 (202) 508-5800

40984/190521 WSHLIB01:200004.2 By:

George T. Marco

Registration No. 63,014

C110192

DWA

TO! KENT FORSTER

09/697,497

FIRST OFFICE AC DON; 892

FAX 2025085858

FROM:

EXR. STEVEN

703-3082848

Application/Control Number: 09/697,497

Art Unit: 3624

Page 2

# **DETAILED ACTION**

# Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States

2. Claims 1-18 are rejected under 35 U.S.C. 102(b) as being unpatentable over Schreckengast et al (US 2002/0128943).

### CLAIMS:

Note: columns refer to page

1. A method for identifying plausible sources of error in a risk assessment system, comprising:

identifying at least one variable of the risk assessment system;/fig 6(all; variable is investment types or match investments or reliability of information), col 4 (page 4), L[0009;0053]: variables of age, risk, etc.; col 1, L[0009],[0010]: variable nodes; col 2, L 6-7(reliability refers to error); col 4, L[0051],[0052]: errors; col 5, L[0073]: inconsistent information as error; col 6, L[0087]: risk toleration as risk; col 7, L[0094]: inaccuracy refers to error; col 8, L [0106]; col 9, 2F, 5(c.1): risk toleration

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determining a first hypothesis about the at least one variable;/ fig 7(721,723); col 4, L[0055,0056]: first hypothesis are actions and questions(the effects or results as we are working backwards looking for causes per specification) providing an initial probability of the first hypothesis about the at least one variable;/fig 2 (908); col 1, L [0008]: prior probabilities includes initial probability, L [0009]: if no parents, then by deduction we have first hypothesis identifying a change of value in the at least one variable of the risk assessment system;/ col 1, L[0007], [0008] determining an evidentiary finding based on the change of value in the at least one variable of the risk assessment system; and/ col 3, L[0037], [0042]; [0053] evaluating the initial probability of the first hypothesis based on the evidentiary

- finding./fig 7 (all, notably 723); col 1, L[0009]; col 9: claim 1, 5, 12 2. The method of claim 1, wherein the at least one variable of the risk assessment system comprises input data of the risk assessment system./fig 1(305); col 2, L [0025],[0026]
- 3. The method of claim 1, wherein the at least one variable of the risk assessment system comprises output data of the risk assessment system./col 1, L[0008]: output as outcomes; col 8, L [0113]: output data is the recommendation
- 4. The method of claim 1, wherein the at least one variable of the risk assessment system comprises data external to the risk management system but related to the risk assessment system./ col 1, L [0003]; col 6, L[0087]; col 9: claim 5

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- 5. The method of claim 1, wherein the risk assessment system comprises a presettlement exposure server./col 2, L[0025]
- 6. The method of claim 1, wherein the at least one variable of the risk assessment system comprises observable information./fig 1(301,303,304,205)
- 7. The method of claim 1, wherein the at least one variable of the risk assessment system comprises a plurality of variables, and wherein a first one of the plurality of variables implicates a second one of the variables./fig 2 (901,902); col 11[0009]: see "subset of variables"; parents implies child variable; col 2, L [0019]: sub-situations
- 8. The method of claim 1, wherein determining a first hypothesis about the at least one variable comprises: hypothesizing that the at least one variable has not changed in value./ col 1, L [0008]: source nodes are subject only to prior probabilities, not to conditional probability; col 1, L[0009]: probability will not change or be influenced by conditional probability if v has no variable parents
- 9. The method of claim 1, wherein providing an initial probability of the first hypothesis comprises:

providing a prior probability of the at least one variable; and / abstract; col 1, L [0008] providing an initial conditional probability of the at least one variable./ abstract; col 1, L [0008],[0009]

10. A method for identifying plausible sources of error in a financial risk assessment (FRA) system, comprising:

identifying a plurality of variables of the FRA system;/ refer to claim one above

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implementing a Bayesian network to represent implications between and among the

plurality of variables;/col 1, L[0008],[0009],[0010]

generating an initial probability for each of the plurality of variables of the FRA

system;/ col 1, L[0008],[0009]

extracting observed data from one of the plurality of variables of the FRA system;/ col

1, L[0003],[0004]; col 3, L[0042]

determining an evidentiary finding based on the extracted factual data from the one of

the plurality of variables of the FRA system; and/ col 3, L[0037], [0042]; [0053]; col 4,

L[0053]: evidentiary finding is the characteristics of the investor

assessing the initial probability for the one of the plurality of variables of the FRA

system based on the evidentiary finding./ fig 7 (all, notably 723); col 1, L[0009]; col 9:

claim 1, 5, 12

11. The method of claim 10, wherein the Bayesian network comprises a plurality of

nodes corresponding to the plurality of variables./ col 1, L [0008],[0009],[0011]

12. The method of claim 11, further comprising:

assigning each one of the plurality of network nodes to one of the plurality of variables;

and/ col 1, L [0008],[0009].[0011]

assigning an initial probability to at least one of the plurality of network nodes;/ col 1, L

[0008],[0009]

13. The method of claim 10, wherein the plurality of variables comprise input data of

the FRA system./col 1[0003]; [0006]

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[0008],[0009],[0011]

of variables of the FRA system comprises:

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- 14. The method of claim 10, wherein one of the plurality of variables comprises information implicated from input data of the FRA system./col 1, L[0006]: prediction is implicated; L[0008]: outcomes or conditional probabilities implicated, L[0009] 15. The method of claim 10, wherein the Bayesian network is implemented by a software having an applications program interface and a graphical user interface./fig 1(301,304); col 1, L[0007]: graphical structures modeled on a computer; col 2, L[0025] 16. The method of claim 10, wherein generating the initial probability for each of the plurality of variables of the FRA system comprises: setting each of the plurality of variables to a hypothesized state;/ col 1, L
- generating an initial probability for each of the plurality of variables in the set hypothesized state./ col 1, L [0008],[0009],[0011]
- 17. The method of claim 10, wherein the observed data comprise bias data and fact data about the one of the plurality of variables of the FRA system./ col 1, L[0003]: financial fact data; L[0005]: [0006]: historical data as fact data; fig 1(607,608,609): estimates are based upon user bias; col 9, claim 5: risk toleration bias data 18. The method of claim 10, wherein extracting observed data from one of the plurality

observing data from the one of the plurality of variables of the FRA system; / fig 1(205); col 1, L [0025]

storing the observed data in a server archive; and/fig 1(301,303); col 1, L [0025] extracting the stored data out of the server archive./fig 1 (200,205); col 1, L [0025]

Application/Control Number: 09/697,497

for At Unit 3624 is (703) 305-7687.

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This action is NON-FINAL. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven Wasylchak whose telephone number is (703) 308-2848. The examiner can normally be reached on Monday-Thursday from 8:00 to 6:00 p.m. EST. If attempts to reach examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number

Any incluiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak

7/6/04

VINCENT MILLIN SUPERVISORY PATENT EXAMINER TECHNOLOGY CENTER 3600

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Application/Control No. 09/697,497	Reexamination	Applicant(s)/Patent Under Reexamination COLEMAN, RONALD		
Examiner	Art Unit	2 4 12		
Steven R. Wasylchak	3624	Page 1 of 3		

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	С	US-4,975,840	12-1990	DeTore et al.	705/4
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09/697,497	COLEMAN, F	RONALD	
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